Case 18-15700-mdc Doc 105 Filed 08/12/23 Entered 08/13/23 00:30:44 Des Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 18-15700-mdc

Naya Renee Darby Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Aug 10, 2023 Form ID: pdf900 Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2023:

Recipi ID Recipient Name and Address

db + Naya Renee Darby, 1 E Windermere Terrace, Lansdowne, PA 19050-2104

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2023 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Aug 10 2023 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Aug 10 2023 23:40:04	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2023 at the address(es) listed below:

Name Email Address

ANDREW L. SPIVACK

Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Aug 10, 2023 Form ID: pdf900 Total Noticed: 4

> on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com

BRIAN CRAIG NICHOLAS on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance jschwartz@ecf.courtdrive.com bankruptcy@friedmanvartolo.com

JEROME B. BLANK on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

JOHN L. MCCLAIN on behalf of Debtor Naya Renee Darby aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net

KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com

MARIO J. HANYON on behalf of Creditor Freedom Mortgage Corporation wbeef@brockandscott.com mario.hanyon@brockandscott.com

MARIO J. HANYON on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com

mario.hanyon@brockandscott.com

MATTHEW K. FISSEL on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com

matthew.fissel@brockandscott.com

THOMAS SONG on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

United States Trustee

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

IN RE:	
NAYA RENEE DARBY	Case No. 18-15700-mdc
Debtor	
	Chapter 13
Freedom Mortgage Corporation,	•
Movant	
VS.	
NAYA RENEE DARBY	
Respondent	11 U.S.C. §362

ORDER MODIFYING SECTION §362 AUTOMATIC STAY

Upon consideration of the Movant of Freedom Mortgage Corporation (Movant), and after Notice of Default and the filing of a Certification of Default, it is:

ORDERED AND DECREED: that Movant shall be permitted to reasonably communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further:

ORDERED that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 is granted with respect to, 1 E WINDERMERE TER, Lansdowne, PA 19050 (hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage; and it is further:

ORDERED that Rule 4001(a)(3) is not applicable and Freedom Mortgage Corporation may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

ORDERED that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors and assignees.

Date 08/102023

MAGDELINE D. COLEMAN, BANKRUPTCY

Magdelin D. Colem

JUDGE

NAYA RENEE DARBY 1 E WINDERMERE TERRACE LANSDOWNE, PA 19050

John L. McClain, Debtor's Attorney PO Box 123 Narberth, PA 19072

KENNETH E WEST, Bankruptcy Trustee Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107

Office of the U.S. Trustee, US Trustee Robert N.C. Nix Federal Building Suite 320 Philadelphia, PA 19107